

COMMUNITYONE BANCORP

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1133473	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$2,832	\$1,983	-30.0%		
Loans	\$1,491	\$1,214	-18.6%		
Construction & development	\$62	\$64	3.4%		
Closed-end 1-4 family residential	\$468	\$490	4.7%		
Home equity	\$191	\$148	-22.5%		
Credit card	\$0	\$0			
Other consumer	\$9	\$9	0.0%		
Commercial & Industrial	\$100	\$68	-32.2%		
Commercial real estate	\$558	\$361	-35.4%		
Unused commitments	\$276	\$226	-18.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$675	\$545	-19.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$98	\$22	-77.9%		
Cash & balances due	\$369	\$67	-81.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$47	\$22	-53.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$48	\$22	-54.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,608	\$1,841	-29.4%		
Deposits	\$2,521	\$1,749	-30.6%		
Total other borrowings	\$67	\$80	19.7%		
FHLB advances	\$58	\$73	25.6%		
Equity					
Equity capital at quarter end	\$224	\$142	-36.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	7.5%	--		
Tier 1 risk based capital ratio	12.3%	11.9%	--		
Total risk based capital ratio	13.6%	13.2%	--		
Return on equity ¹	-11.0%	7.8%	--		
Return on assets ¹	-0.9%	0.5%	--		
Net interest margin ¹	3.3%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	20.2%	44.4%	--		
Loss provision to net charge-offs (qtr)	113.1%	432.3%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	25.2%	11.6%	3.7%	0.2%	--
Closed-end 1-4 family residential	6.2%	2.6%	0.2%	0.0%	--
Home equity	2.2%	1.3%	0.4%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.2%	0.1%	1.6%	5.0%	--
Commercial & Industrial	8.1%	3.7%	1.1%	0.1%	--
Commercial real estate	19.2%	8.7%	0.3%	0.0%	--
Total loans	11.7%	5.0%	0.5%	0.2%	